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MasterCard's new commercial card gateway wil allow more Internet merchants to accept cards

Credit Card News; Chicago; Mar 15, 1999; Anonymous;

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Subject Terms: Bank credit cards
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Geographic Names: US

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Companies: MasterCard International Inc
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Abstract:

*Later in 1999, MasterCard International will launch an Internet application that will allow virtually any merchant on the Web to take part in commercial card transactions. MasterCard sees the **gateway** significantly boosting the utility of its commercial card products and, hence, the fees **issuers** can expect from increased transaction volume.*

Full Text:

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MasterCard International will launch later this year an Internet application that will allow virtually any merchant on the Web to take part in commercial card transactions.

According to Stephen Abrams, senior vice president, commercial cards with MasterCard, any merchant with a full catalog on the Internet will be able to conduct business with purchasing card holders. "The Commercial Card Gateway will capture line-item detail independent of the supplier," he says, declining to explain just how that will work.

However, it appears in essence that MasterCard will store each merchant's catalog on the gateway, and as the transaction flows through, will add the vital line-item detail, which will then be sent along to the customer, perhaps by e-mail, in a form that can be immediately integrated into the purchaser's accounting systems.

MasterCard sees the gateway significantly boosting the utility of its commercial card products, and hence, the fees issuers can expect from increased transaction volume.

In an alliance with Microsoft Corp., which will provide an easy-touse catalog authoring facility, MasterCard plans to enable some 1.5 million new merchants over the next 18 months to accept commercial cards.

"There are millions of merchants who can't afford to upgrade their legacy systems to provide line-item detail," Abrams says. "Through the gateway, they can accept orders without having to upgrade."

Delivering the Data

"This is a very interesting approach," says Stanley W. Anderson, president of Arvada, Col.-based Anderson & Associates. "All-size companies are interested in online catalog ordering. The challenge until now has been to get the data.

"Once again, MasterCard is seen as the innovator in new products in this category. This will enable cardholders to do more business with their MasterCard product, which makes the card much more valuable to them."

Because details of the gateway are sketchy, some questions arise, Anderson says. "How does a customer segregate all the daily transactions is one question I'd have. And how expensive will it be for merchants?"

But overall, he sees the idea as a potential winner. "Initially, I can't see any negatives from a supplier's point of view," Anderson says. "Why would I not want to be there?"

He expects MasterCard and its issuers to turn the gateway into a profit center. "They'll almost certainly charge a fee to pay for storage costs, perhaps on a per-transaction basis," Anderson says.

Abrams says that the Commercial Card Gateway will go into tests at MasterCard's campus in the near future, and may roll out later in the year.

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